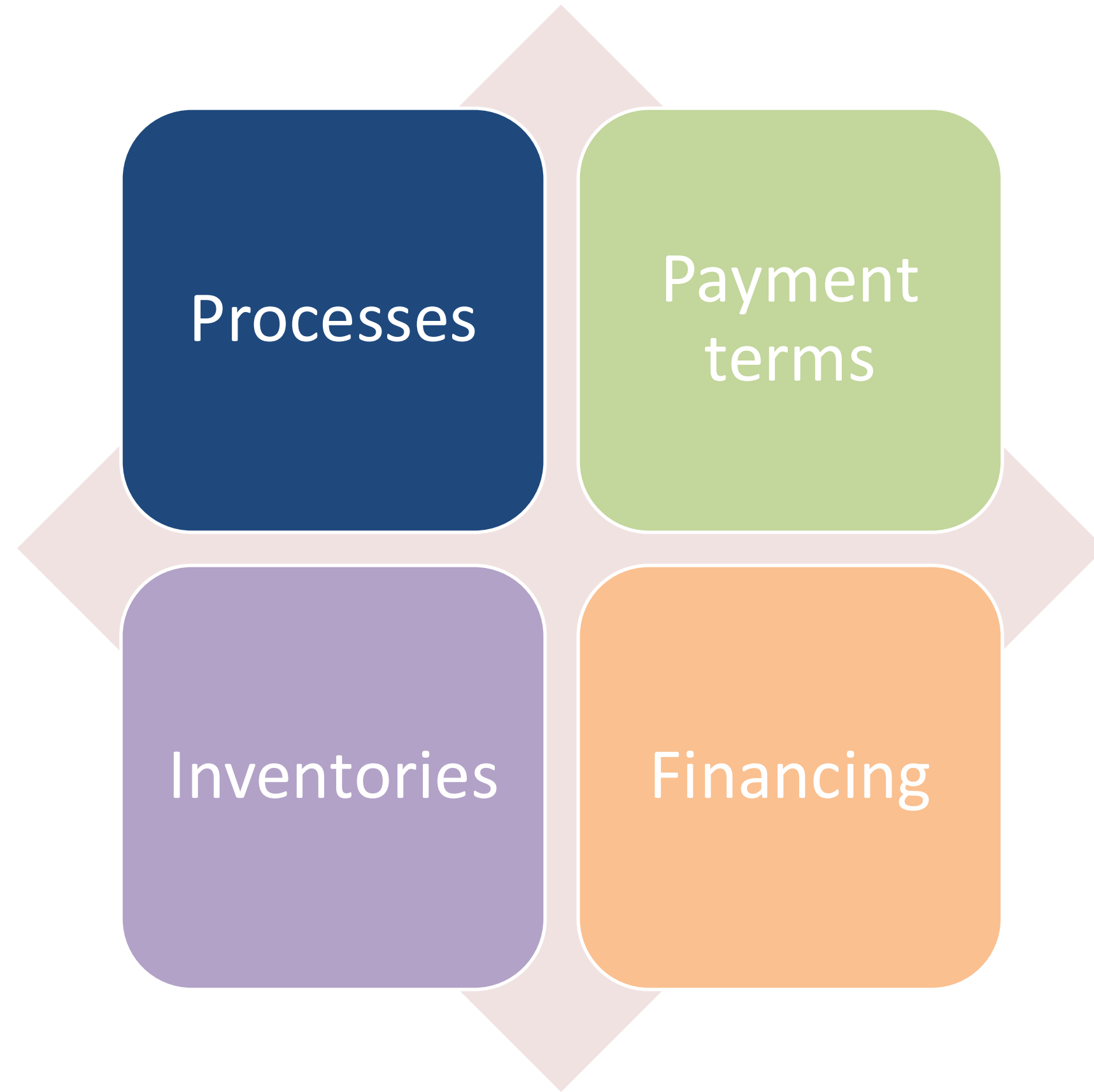


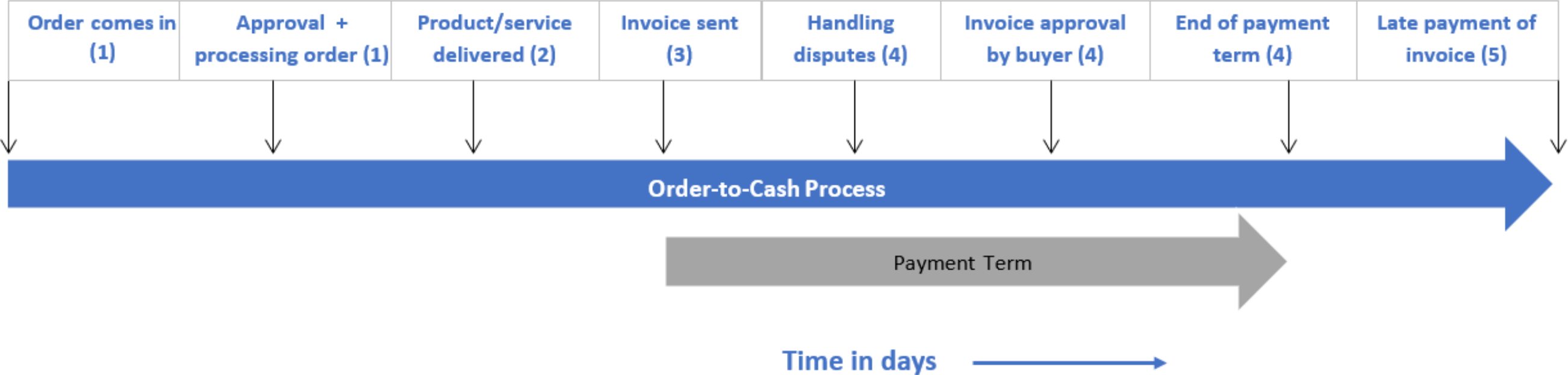
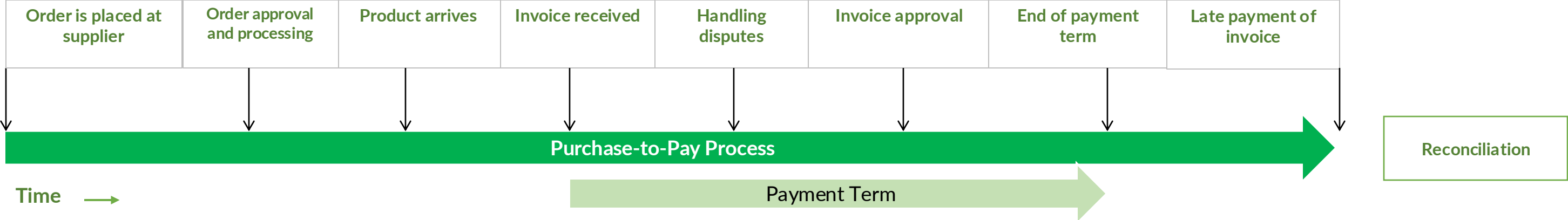


Smart Money Moves: Financing the Future of Supply Chains

Luca Gelsmino, Pieter Wessels, Lesley Jombe

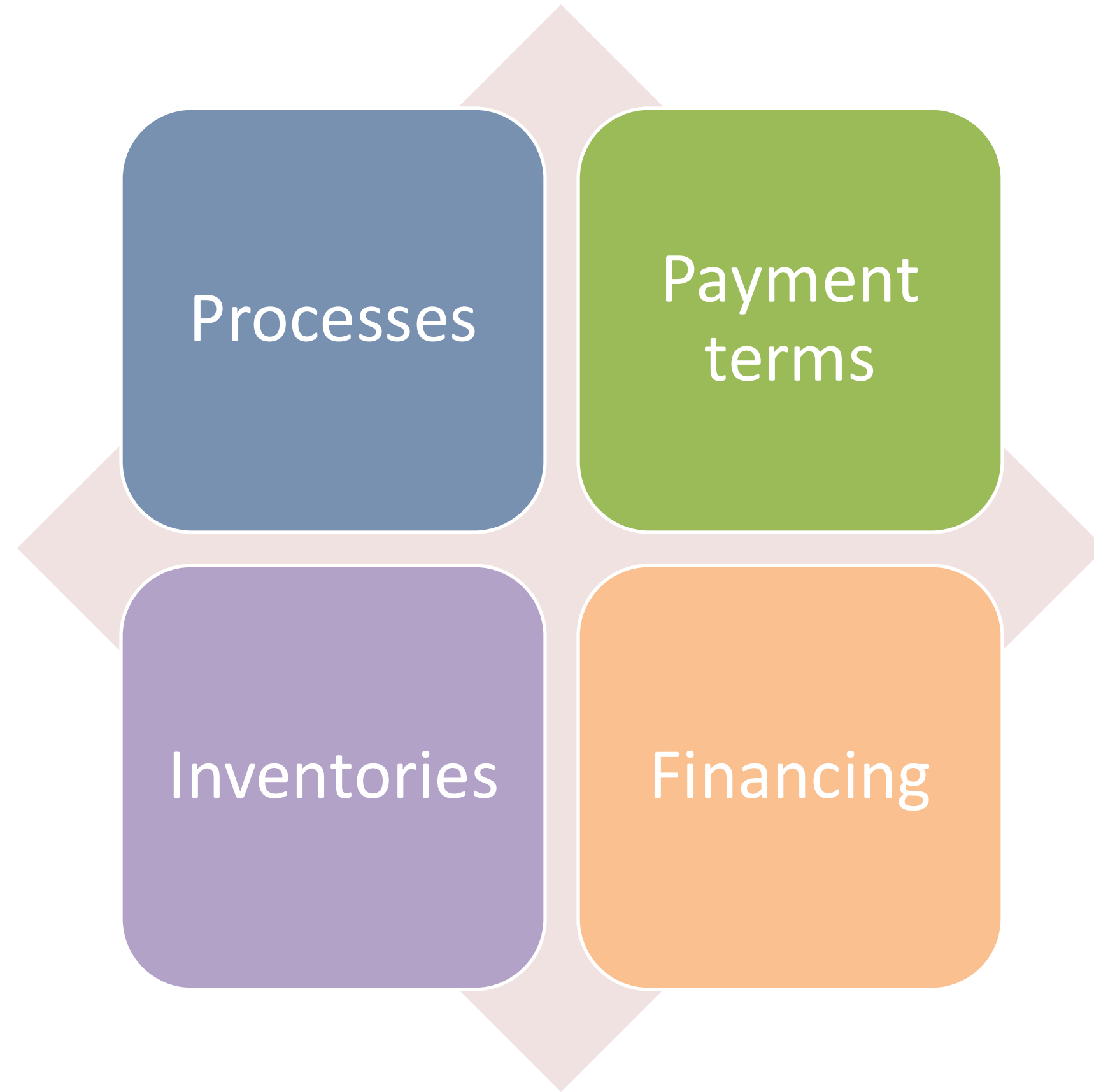


Processes

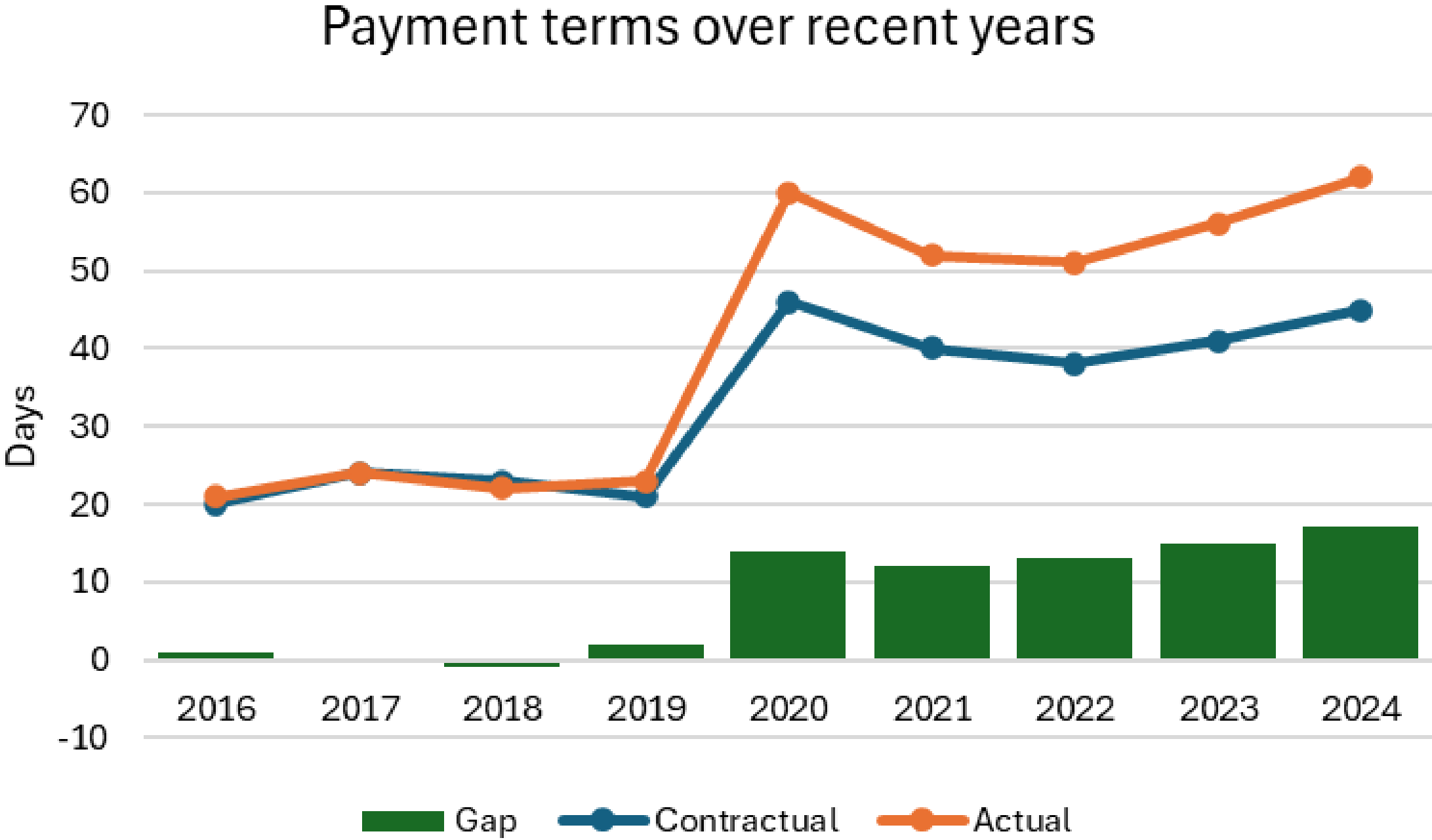


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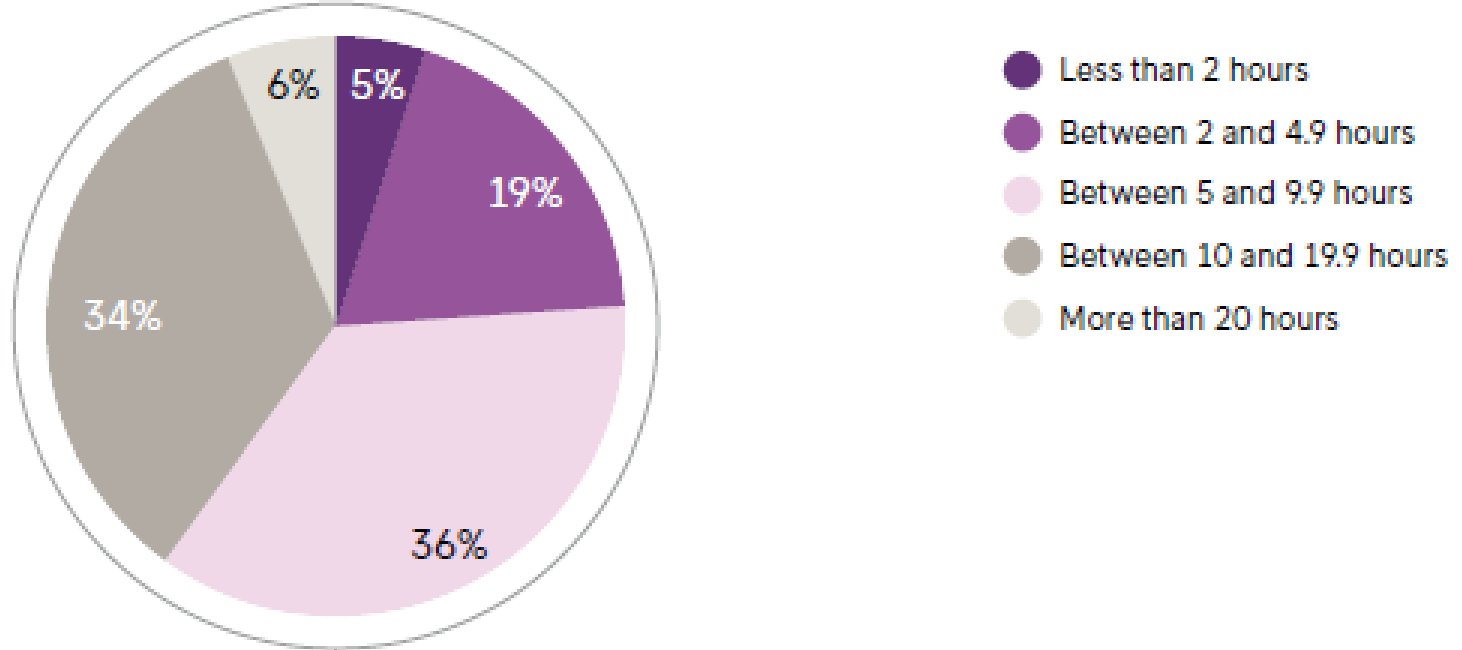


Payment terms



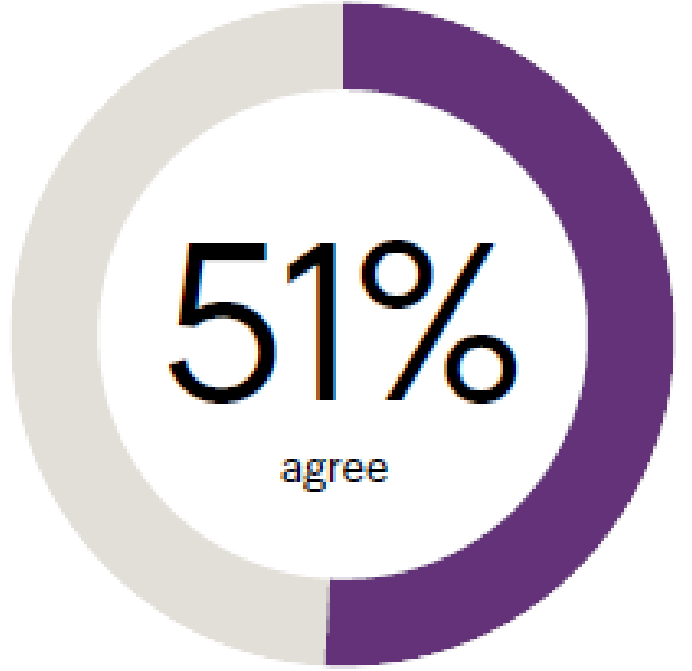
Chasing late payments is very costly

To your best estimate, how many hours on average does your business spend each week chasing clients/customers for payment (such as sending reminders and making phone calls, etc)?

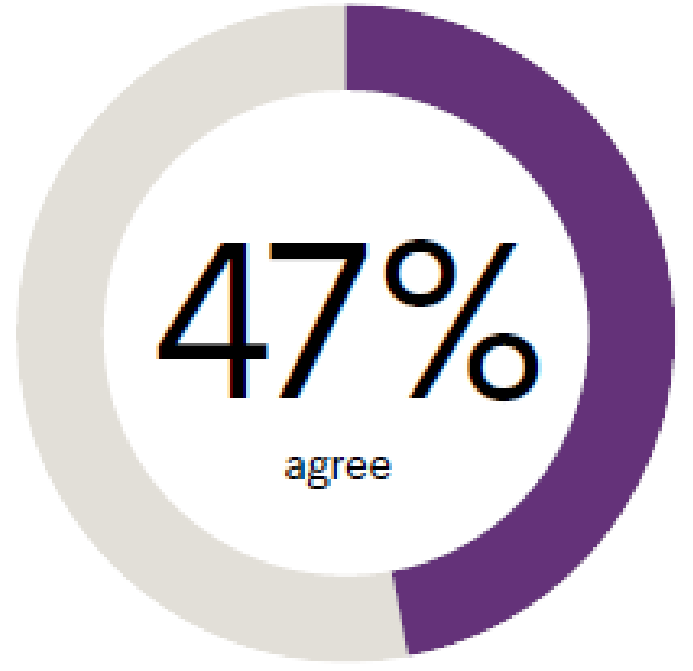


10.4
hours in a week on
European average

- Less than 2 hours
- Between 2 and 4.9 hours
- Between 5 and 9.9 hours
- Between 10 and 19.9 hours
- More than 20 hours



We would like to improve our management of late payments, but find this difficult due to a lack of skills and resources in-house



Our finance and administration systems are seriously outdated and prevent us from being as agile as we need to be

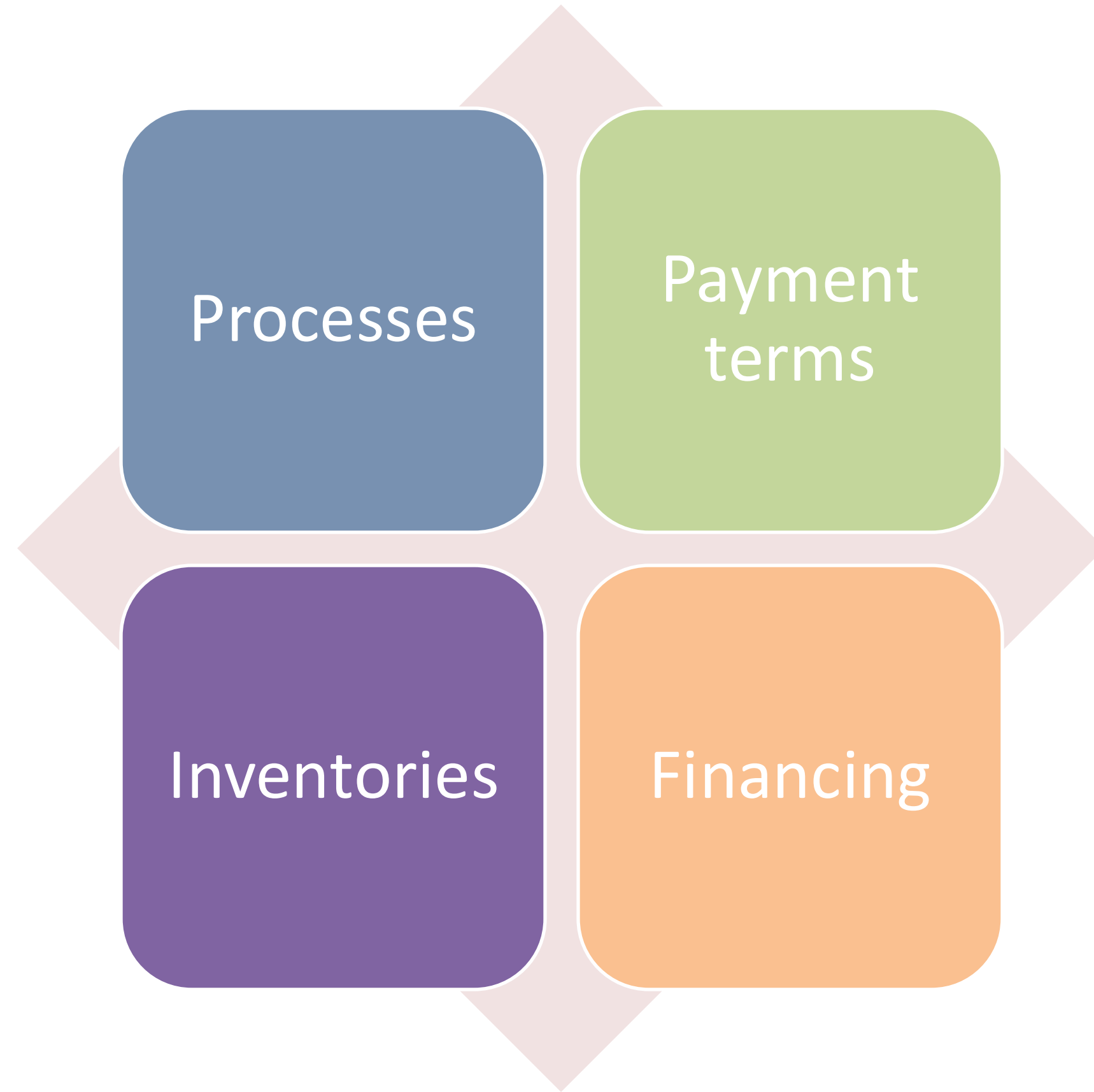
Liquidity Benefits

If all SMEs in South Africa would be paid 5 days earlier, this would free up more than 68 billion Rand

$$\Delta \text{ Liquidity} = \frac{\text{Turnover}}{365} \times \Delta \text{ days} = \frac{5 \text{ trn}^*}{365} \times 5 = \text{R } 68 \text{ billion}$$

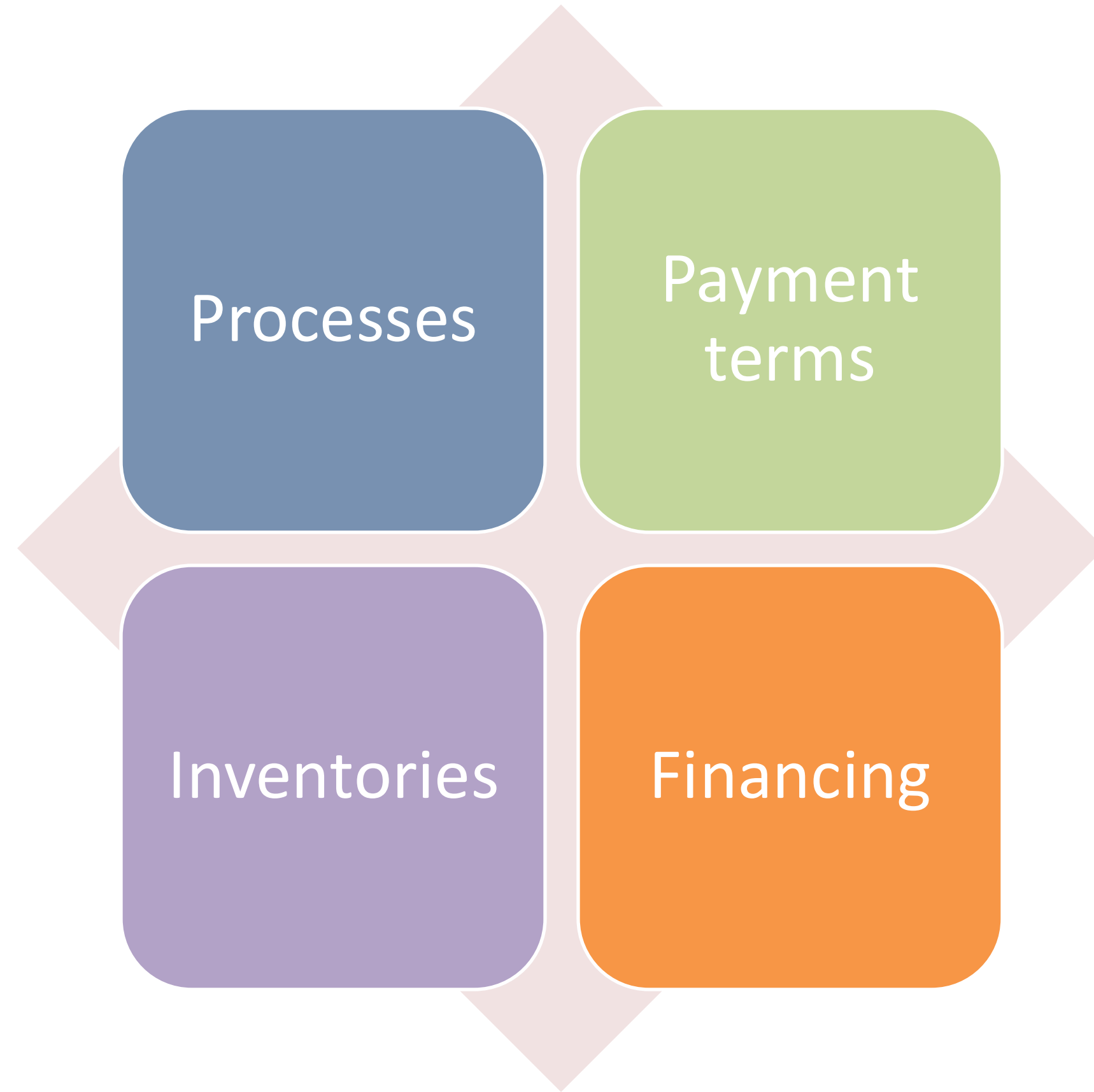
* FinScope MSME South Africa 2024



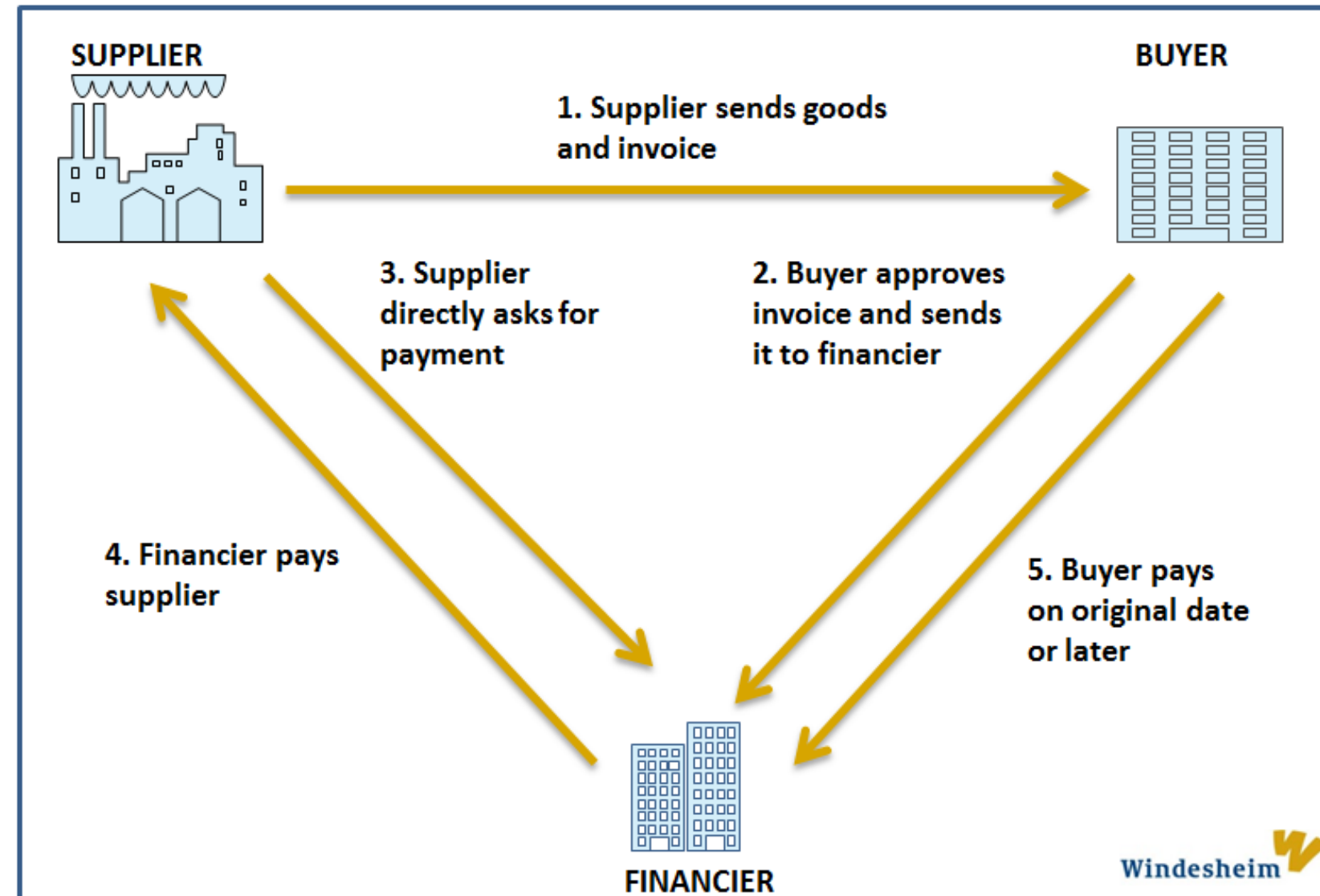


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One example: Reverse Factoring



Got some extra minutes?

http://bit.ly/crm_sapics

